

Form b18

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Ohio

In Re:

Michael Allen Campbell  
P O Box 1530  
Reynoldsburg, OH 43068

Debtor(s)

Social Security Number:  
Debtor: xxx-xx-8143  
Joint:

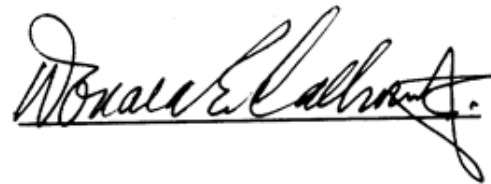
)  
)  
)  
)  
)  
)  
) Case No.: 2:04-bk-51205  
)  
)  
)  
)  
) Chapter: 7  
)  
)  
)  
)  
)  
)

**DISCHARGE OF DEBTOR**

It appearing that the debtor(s) is entitled to a discharge, **IT IS ORDERED:** The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** 5/18/04

**BY THE COURT:**



Donald E. Calhoun Jr.  
United States Bankruptcy Judge

**SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0648-2  
Case: 04-51205

User: admin  
Form ID: b18

Page 1 of 1  
Total Served: 28

Date Rcvd: May 19, 2004

The following entities were served by first class mail on May 21, 2004.

db +Michael Allen Campbell, P O Box 1530, Reynoldsburg, OH 43068-6530  
aty +Robert M Sanders, 7110 E Livingston Ave, Reynoldsburg, OH 43068-3071  
tr +Amy L Bostic, 341 South Third Street, Suite 11, Columbus, OH 43215-5463  
ust +Asst US Trustee (Col), Office of the US Trustee, 170 North High Street, Suite 200,  
Columbus, OH 43215-2417  
6906477 +BANK ONE COLUMBUS, 750 PIEDMONT RD, COLUMBUS OH 43224-3266  
6906478 +CALVARY PORTFOLIO SERVICES INC, PO BOX 1030, HAWTHORNE NY 10532-7509  
6906479 +CFC FINC LLC, PO BOX 2038, WARREN MI 48090-2038  
6906480 +CITIFINANCIAL, 11436 CRONHILL DRIVE, OWINGS MILLS MD 21117-2285  
6906481 +CITY OF COLUMBUS, INCOME TAX DIVISION, 50 W GAY STREET, COLUMBUS OH 43215-9037  
6906482 +CITY OF REYNOLDSBURG, INCOME TAX DIVISION, 7232 E MAIN ST, REYNOLDSBURG OH 43068-2014  
6906483 +FABCO, 4640 EXECUTIVE DRIVE, COLUMBUS OH 43220-3697  
6906484 +FIFTH THIRD BANK, 429 VINE STREET, CINCINNATI OH 45202-2806  
6906485 +FIFTH THIRD LEASING, 429 VINE STREET, CINCINNATI OH 45202-2806  
6906486 +FINANCIAL CREDIT, PO BOX 2036, WARREN MI 48090-2036  
6906487 +FIRST USA BANK, CORRESPONDENCE, WILMINGTON DE 19899  
6906488 +FRANKLIN COUNTY CLERK OF COURTS, 369 S HIGH ST 3RD FLOOR, COLUMBUS OH 43215-4579  
6906489 +HUNTINGTON NATIONAL BANK, 7450 HUNTINGTON PA, COLUMBUS OH 43235-5687  
6906491 +JB ROBINSON, 375 GHENT RD, AKRON OH 44333-4601  
6906492 +LUTHER MILLS, ATTORNEY AT LAW, 1935 SCHROCK ROAD, COLUMBUS OH 43229-1408  
6906493 +MARTEL MANAGEMENT, 5 E LONG ST, COLUMBUS OH 43215-2984  
6906494 +MOUNT CARMEL EAST HOSPITAL, ATTN BILLING DEPT, 6001 E BROAD ST, COLUMBUS OH 43213-1570  
6906495 +NUVELL FINANCIAL CORPORATION, 17500 CHENAL PKWY, LITTLE ROCK AR 72223-9131  
6906496 +PHYSICIANS CREDIT BUREAU PCB, 3592 CORPORATE DRIVE, COLUMBUS OH 43231-4978  
6906497 +R I T A, 10107 BRECKSVILLE RD, BRECKSVILLE OH 44141-3275  
6993897 +REGIONAL INCOME TAX AGENCY, BABCOCK WASSERMAN & GREEN CO, 55 PUBLIC SQUARE STE 700,  
CLEVELAND OH 44113-1909  
6906498 +STATE OF OHIO, DEPARTMENT OF TAXATION, 30 E BROAD ST, COLUMBUS OH 43215-3414  
6906499 +UN COLL TOL, 5620 SOUTHWYCK BLVD, TOLEDO OH 43614-1501

The following entities were served by electronic transmission on May 20, 2004 and receipt of the transmission was confirmed on:

6906490 +EDI: IRS.COM May 20 2004 00:23:00 INTERNAL REVENUE SERVICES, CINCINNATI OH 45999-0001  
TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2004

Signature:

